

800930 000000085 09CM42 00933568

CitiMortgage, Inc.  
PO Box 790005  
St. Louis MO 63179-0005

CitiMortgage



www.citimortgage.com

10/18/2017

NICOLAS E HERBERT  
2081 PAT LANE  
BILOXI MS 39531

RE: Property Address: 2081 PAT LANE  
BILOXI MS 39531  
CitiMortgage, Inc. Loan #: 5003442531

Dear CitiMortgage, Inc. Customer(s):

THE ABOVE REFERENCED LOAN IS IN DEFAULT. Payments have not been made as required by the note and mortgage or deed of trust (the "Security Instrument"). Refer to the note and Security Instrument for additional information. CitiMortgage, Inc. is providing this notice as lender or servicing agent for the lender. If you have filed bankruptcy, this notice is provided to you for compliance and informational purposes and is not an attempt to collect a debt from you (deficiency or otherwise) or in any way violate the provisions of the United States Bankruptcy Code.

To cure the default you must pay the past due amount of \$114266.17, including \$0.00 in late charges and \$0.00 in delinquency related expenses. We must receive your payment by 12/07/2017 (or the next business day thereafter if 12/07/2017 is a Saturday, Sunday, or Federal holiday).

Payment due 06/01/2010 In the amount of \$1286.15  
Payment due 07/01/2010 In the amount of \$1286.15  
Payment due 08/01/2010 In the amount of \$1286.15  
Payment due 09/01/2010 In the amount of \$1286.15  
Payment due 10/01/2010 In the amount of \$1286.15  
Payment due 11/01/2010 In the amount of \$1286.15  
Payment due 12/01/2010 In the amount of \$1286.15  
Payment due 01/01/2011 In the amount of \$1286.15  
Payment due 02/01/2011 In the amount of \$1286.15  
Payment due 03/01/2011 In the amount of \$1286.15  
Payment due 04/01/2011 In the amount of \$1286.15  
Payment due 05/01/2011 In the amount of \$1286.15  
Payment due 06/01/2011 In the amount of \$1286.15  
Payment due 07/01/2011 In the amount of \$1286.15  
Payment due 08/01/2011 In the amount of \$1286.15  
Payment due 09/01/2011 In the amount of \$1286.15  
Payment due 10/01/2011 In the amount of \$1286.15  
Payment due 11/01/2011 In the amount of \$1286.15  
Payment due 12/01/2011 In the amount of \$1286.15  
Payment due 01/01/2012 In the amount of \$1286.15  
Payment due 02/01/2012 In the amount of \$1286.15  
Payment due 03/01/2012 In the amount of \$1286.15



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EXHIBIT

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[REDACTED]

CitiMortgage



Payment due 11/01/2016 in the amount of \$1286.15  
 Payment due 12/01/2016 in the amount of \$1286.15  
 Payment due 01/01/2017 in the amount of \$1286.15  
 Payment due 02/01/2017 in the amount of \$1286.15  
 Payment due 03/01/2017 in the amount of \$1286.15  
 Payment due 04/01/2017 in the amount of \$1286.15  
 Payment due 05/01/2017 in the amount of \$1286.15  
 Payment due 06/01/2017 in the amount of \$1286.15  
 Payment due 07/01/2017 in the amount of \$1286.15  
 Payment due 08/01/2017 in the amount of \$1286.15  
 Payment due 09/01/2017 in the amount of \$1286.15  
 Payment due 10/01/2017 in the amount of \$1286.15  
 Unapplied Funds in the amount of (\$201.18)

Any additional monthly payments and late charges that fall due by 12/07/2017 must also be paid to bring your account current. Send your payment to:

CitiMortgage, Inc.  
 P.O. Box 78015  
 Phoenix, AZ 85062-8015

Failure to cure the default by 12/07/2017 may result in the acceleration of all sums due under the Security Instrument. This means the entire unpaid balance will become due and your property may be sold in accordance with the Security Instrument and applicable law. The Security Instrument entitles us to collect all expenses incurred in pursuing our remedies.

You have the right to reinstate your loan after acceleration in accordance with the terms of the Security Instrument. You have the right to bring a court action or to assert in any foreclosure proceeding, the non-existence of a default or any other defense you have to acceleration and the sale of the property.

*Under Internal Revenue Service (IRS) regulations, we may be required to report any foreclosure to the IRS. The foreclosure may result in income tax consequences to you. Consult the IRS or your tax advisor for further information.*

You may have options available other than foreclosure, and you may discuss those options with CitiMortgage, Inc. or a counselor approved by the U.S. Department of Housing and Urban Development ("HUD"). A list reflecting a few of the HUD-Approved Homeownership Counseling Agencies in your state is provided below. A complete list is available at:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MS>

Additionally, depending on your circumstances, you may be eligible for a loan modification or other alternative to foreclosure. Please contact the Homeowner's Assistance Team in writing at PO Box 790005 St. Louis MO 63179-0005 or call us at 1-877-211-3758\* (Monday through Friday 7 AM-11 PM CT, Saturday 7 AM-4 PM CT and Sunday 7 AM-7 PM CT)\*\* to discuss available options or speak to a homeownership counselor.



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Are you concerned with how we've handled your account? Have you recently been declined for a modification or a short sale and disagree with our decision? Call us at 1-877-435-3314\* (Monday through Friday 7 AM-11 PM CT, Saturday and Sunday 7 AM-7 PM CT)\*\* or email us at: eru\_support@citi.com\*\*\*. You may also contact us via mail at: CitiMortgage, Inc., PO Box 6243, Sioux Falls, SD 57117-6243.

You can speak with a member of the consumer complaint section of the Mississippi Department of Banking and Consumer Finance by calling Toll free 1-800-844-2499, or faxing your request to 1-601-321-6933. You may also mail your response to: Department of Banking and Consumer Finance, P.O. Box 12129, Jackson, Mississippi 39236-2129.

We would like to discuss the circumstances of the default mentioned above, so we can act quickly to find the solution that's right for you. When you call or write to us, please refer to your loan number: [REDACTED]

Sincerely,

CitiMortgage, Inc.

TTY Services are also available. To access: Dial 711 from the United States or Dial 1-866-280-2050 from Puerto Rico.

**\*CALLS ARE RANDOMLY MONITORED AND MAY BE RECORDED TO ENSURE QUALITY SERVICE.**

**\*\*Hours provided reflect general hours of operation.**

**\*\*\*If contacting CitiMortgage, Inc. through email, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.**

This letter contains important information. You may want to consult an attorney for legal advice. If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

The purpose of this communication is to collect a debt and any information obtained will be used for that purpose.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**